

JOSEPH D. PALUH
19222 MALVERN AVE.
ROCKY RIVER, OH. 44116
440.895.9917

Exhibit
A

November 6, 2001

Zwicker and Associates
100 Old River Rd.
Andover, MA 01810

Reference: 085-52-7135

To Whom It May Concern:

I am requesting that your organization send me as soon as possible an accounting of all my activity, payments, fees, collection cost, original documents, interest rates and any of all information available about my account. Please send to:

Joseph D. Paluh
19222 Malvern Ave.
Rocky River, OH. 44116

Thank you for your time and consideration in this matter.

Sincerely:

Joseph D. Paluh